
TTUHSC STUDENT HEALTH INSURANCE REQUIREMENT

All students are required to obtain and maintain health insurance coverage that is Affordable Care Act (ACA) compliant while enrolled at the Texas Tech University Health Sciences Center (TTUHSC), except those enrolled in a [100% distance program](#) (Per [OP 77.19](#)). The purpose of the health insurance requirement is to ensure students have adequate coverage while they are a student at the TTUHSC. As a health-related institution, the health and safety of our students is a top priority.

- Academic Health Plans (AHP) facilitates the University-sponsored Student Health Insurance Plan for TTUHSC.
 - You can find the list of services covered by the insurance plan by viewing the Benefits section on the [AHP Benefits](#) webpage.
- The health insurance requirement ensures students have a plan that accepts preexisting conditions and meets the criteria of *Minimum Value* and *Essential Health Benefits*, which includes the following:
 - Hospitalization
 - Ambulatory Services
 - Emergency Services
 - Maternity and Newborn Care
 - Mental Health and Substance Abuse Treatment
 - Prescription Drugs
 - Lab Tests
 - Preventative Services
 - Pediatric Services
 - Rehabilitative and “Habilitative” Services
- Per [TTUHSC OP 77.03](#), coverage for F-1 students must also cover evacuation and repatriation.

ENROLLMENT AND WAIVER PROCESSES

- The institutional sponsored student health insurance plan will be charged to students' Fall tuition and fee bill beginning mid-June.
 - If you do not have alternative health insurance coverage, just pay for the student health insurance plan that was billed to your tuition and fee account. The plan will provide health insurance coverage August 1, 2022 to December 31, 2022. You will be able to access your health insurance benefits and request your insurance card on the [AHP website](#) starting August 1st.
 - If an enrolled student wants to add a spouse or dependent(s), they can complete the enrollment on the [AHP website](#), after they have paid the student health insurance fee through their tuition and fee account.
- If you have alternative health insurance coverage (e.g., coverage by a parent, guardian, spouse, or employer) that is Affordable Care Act (ACA) compliant, you have the option to submit a request to waive the student health insurance plan on the [AHP website](#) starting mid-June.
 - If your waiver is approved, the student health insurance plan charge will be removed or refunded.
 - If your request for a waiver is denied you will need to pay the charge for the student health insurance plan billed to your account.
 - Alternative health insurance coverage must be active during the duration of your academic term. Travel plans, short term plans, cost sharing plans, or plans that require you to pay for treatment yourself and then apply for reimbursement will NOT be accepted.

- Keep in mind, at this time, Federal Financial Aid awards (e.g., grants and loans) cannot directly pay for student health insurance. Students who want to use financial aid to pay for their health insurance will need to do so after they receive a refund of their remaining financial aid balance.
- Students that do not pay the fee by the institutional deadline and do not have an approved waiver through AHP, will incur fines, may have a hold placed on their account and not be able to register for the next semester or receive your diploma if graduating. The account balance has to be paid to remove the hold.

You may utilize the resources on the [Office of Student Life website](#) and the [AHP website](#), which provide detailed information about the enrollment and waiver processes for the student health insurance plan.

Please reach out to the Office of Student Life with any questions at 806-743-2302 or student.life@ttuhsc.edu.